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FAX COVER LETTER

May 31, 2005

TO:

Examiner Shah

COMPANY:

U.S. Patent and Trademark Office - Art Unit 3628

PHONE:

703.305.0853

FAX:

703.872.9306

FROM:

Rudolph P. Hofmann

DIRECT DIAL:

(612) 607-7340

EMAIL

RHofmann@oppenheimer.com

RE:

U.S. Patent Application No. 09/976,443 Attorney Docket No.: 60021-376002

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment and Response to Final Office Action is being facsimile transmitted on the date shown below, to the U.S. Patent and Trademark Office.

Janet Byrne

Date

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Serial #: 09/976,443

In response to Office Action dated March 29, 2005

Page 1 of 8

MAY 3 1 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #:

09/976,443

Applicant:

Ronald E. Sloan October 12, 2001

Filed: Title:

AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING

SYSTEM

TC/AU: Examiner: 3628 A. Shah

Docket #:

60021-376002

CERTIFICATE OF TRANSMISSION

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to "Mall Stop AF", Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" via the facsimile number 703-872-9306 on May 31, 2005.

Janet Byrne

Dear Sir:

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

In response to the final Office Action mailed March 29, 2005, Applicant submits the following remarks and comments:

Listing of the pending Claims begins on page two (2) of this paper.

Remarks begin on page five (6) of this paper.